

Information to identify the case:

Debtor 1	Skyler Ottley Cox	Social Security number or ITIN	xxx-xx-6599
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Chelsea Noelle Logan	Social Security number or ITIN	xxx-xx-3106
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of Utah		Date case filed in chapter 13 : 6/15/21	
Case number: 21-22631 KRA		Date case converted to chapter 7 : 7/30/21	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Skyler Ottley Cox	Chelsea Noelle Logan
2. All other names used in the last 8 years		aka Chelsea Cox
3. Address	2681 E 5000 S Vernal, UT 84078	2681 E 5000 S Vernal, UT 84078
4. Debtor's attorney Name and address	Theron D. Morrison 290 25th Street, Ste 102 Ogden, UT 84401	Contact phone (801) 392-9324 Email: topofutahlaw@gmail.com
5. Bankruptcy trustee Name and address	Philip G. Jones tr 1215 South Main Street Orem, UT 84058	Contact phone (801) 358-7968 Email: trustee@theo7.com

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: September 13, 2021 at 09:30 AM Location: Dial: (877) 991-2540 Ten Min Before Mtg, Participant Code: 1365512, By Teleconference (See Attached Notice for Instructions)
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 11/12/21 </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

IMPORTANT
READ THIS WELL BEFORE YOUR MEETING OF CREDITORS

In an effort to contain the spread of Covid-19, until further notice, all Chapter 7, 11 and 12 meetings of creditors will be conducted by telephone. Debtors, attorneys, creditors, and others CANNOT APPEAR IN PERSON.

To participate in the meeting of creditors scheduled in this case, 10 minutes before the scheduled time, call the toll-free number listed in the 341 notice and use the participant code. Do not call any earlier than 10 minutes before your scheduled meeting of creditors.

- o You must use a touch-tone phone.
 - o Dial the call-in number and then enter the participant passcode, which consists of 7 numbers and is followed by a # sign.
 - o Use a landline phone and not a cell phone, if possible.
 - o Do not use the speaker phone function.
 - o Make the call from a quiet area where there is as little background noise as possible.
 - o Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
 - o Unmute your phone when the trustee calls your case so that the trustee can hear you.
 - o Wait until the trustee calls your case before speaking because more than one case will be waiting on the conference line at any given time.
 - o When speaking, identify yourself.
 - o Do not put the phone on hold at any time after the call is connected.
 - o If more than one person is attending the meeting of creditors from the same location, each person should use separate touch-tone phones, if possible.
 - o Once your meeting of creditors is finished, hang up.
 - o If you become disconnected before your meeting of creditors is finished, call back.
 - o If you are calling in from another country, please see the additional information available at:
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>
- Debtors must provide valid government identification (such as a valid Utah Driver's License) and proof of their social security number (such as an original social security card) to their attorney prior to the meeting of creditors and show their identification to their attorney via a video communication system (such as Skype or Facetime, etc.) during the meeting of creditors.
 - During the meeting of creditors, Debtors' attorneys will: (i) confirm on the record that they have reviewed the debtor's identification (stating what form of identification was reviewed) and whether the name on the identification matches the name on the petition and whether the picture and identifying information on the identification matches the debtor; and (ii) confirm on the record that they have reviewed proof of the debtor's social security number, what form of proof of social security number was reviewed, and whether the social security number on it matches what was reported to the court in the debtor's bankruptcy case.
 - Debtors who cannot communicate with their attorney via a video communication system and debtors who filed without an attorney must copy, scan, or take a picture of their identification and proof of social security number and mail/email/send the copies or images to their trustee no later than two days prior to the meeting of creditors. Copies of identification and social security cards that are sent through the mail must be mailed early enough that the trustee receives it at least two days before the meeting.
 - Debtors should have their bankruptcy documents available during the meeting of creditors in the event there are questions about the information in the documents.
 - The meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

In re:
Skyler Ottley Cox
Chelsea Noelle Logan
Debtors

Case No. 21-22631-KRA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Aug 04, 2021

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Skyler Ottley Cox, Chelsea Noelle Logan, 2681 E 5000 S, Vernal, UT 84078-9307
aty	Bryant Thomas Hinckley, Utah Attorney General's Office, 160 East 300 South, Fifth Floor, P.O. Box 140874 Salt Lake City, UT 84114-0874
aty	+ Chad S Pehrson, Kunzler Bean & Adamson, PC, 50 W. Broadway, Suite 1000, Salt Lake City, UT 84101-2005
aty	+ Hillary R. McCormack, Lundberg & Associates, 3269 South Main Street, Suite 100, Salt Lake City, UT 84115-3773
aty	+ Mark S. Middlemas, Lundberg & Associates, 3269 South Main Street, Suite 100, Salt Lake City, UT 84115-3773
11867617	+ Ashley Memorial Hospital, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
11862893	+ Bonneville Collections & Collections Inc, Po Box 150621, Ogden, UT 84415-0621
11862898	CT Corporation Systems, Registered Agent, 1108 W South Union Ave., Midvale, UT 84047
11888114	Conn Appliances, Inc., c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
11862902	+ Flagstar Bank, Box 619063, Dallas, TX 75261-9063
11862904	+ Flagstar Mortgage, FSB (FDIC #32541), 5151 Corporate Dr, Troy, MI 48098-2639
11862905	+ Granite Credit Union, Attn: Bankruptcy, 3675 South 900 East, Millcreek, UT 84106-1964
11862912	+ Timberline Financial I, 369 E State Rd, Pleasant Grove, UT 84062-3616
11862917	++ UHEAA, PO BOX 145108, SALT LAKE CITY UT 84114-5108 address filed with court.; UHEAA, PO BOX 145108, Salt Lake City, UT 84114
11862913	+ USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
11862916	+ Utah Community CU, Attn: Bankruptcy, Po Box 1900, Provo, UT 84603-1900
11862915	+ Utah Community Credit Union, 875 S Main St, Heber City, UT 84032-2464

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: toprofutahlaw@gmail.com	Aug 04 2021 22:49:00	Theron D. Morrison, 290 25th Street, Ste 102, Ogden, UT 84401
tr	+ EDI: FPGJONES.COM	Aug 05 2021 02:48:00	Philip G. Jones tr, 1215 South Main Street, Orem, UT 84058-6849
cr	EDI: UTAHTAXCOMM.COM	Aug 05 2021 02:48:00	Utah State Tax Commission, Attn Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-9000
11862887	+ Email/Text: bankruptcy@rentacenter.com	Aug 04 2021 22:49:00	AcceptanceNOW, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
11862888	+ Email/Text: bankruptcy@acimacredit.com	Aug 04 2021 22:49:00	Acima Credit, 9815 South Monroe Street, 4th Floor, Sandy, UT 84070-4384
11862892	+ Email/Text: banko@bonncoll.com	Aug 04 2021 22:49:00	Bonneville Collections, Po Box 150621, Ogden, UT 84415-0621
11885529	+ Email/Text: bankruptcy@checkcity.com	Aug 04 2021 22:49:00	CHECK CITY, PO BOX 970183, Orem, UT

District/off: 1088-2

User: admin

Page 2 of 3

Date Rcvd: Aug 04, 2021

Form ID: 309A

Total Noticed: 43

11862894	+ EDI: CAPITALONE.COM	Aug 05 2021 02:48:00	84097-0183 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
11869827	EDI: CAPITALONE.COM	Aug 05 2021 02:48:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
11862895	+ Email/Text: bankruptcyntices@conns.com	Aug 04 2021 22:49:00	Conns, Attn: Bankruptcy, 2445 Technology Forest Blvd, Bldg 4, Ste, The Woodlands, TX 77381-5259
11862896	+ Email/Text: bankruptcy@credencerm.com	Aug 04 2021 22:49:00	Credence Resource Management, LLC, Attn: Bankruptcy, 4222 Trinity Mills Road Suite 260, Dallas, TX 75287-7666
11862897	+ EDI: CCS.COM	Aug 05 2021 02:48:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
11862899	+ Email/Text: bknotice@ercbpo.com	Aug 04 2021 22:49:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
11884068	Email/Text: cashiering-administrationservices@flagstar.com	Aug 04 2021 22:49:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
11862900	+ EDI: AMINFOFP.COM	Aug 05 2021 02:48:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
11862901	+ Email/Text: bankruptcy@flagshipcredit.com	Aug 04 2021 22:49:00	Flagship Credit Acceptance, Attn: Bankruptcy, Po Box 965, Chadds Ford, PA 19317-0643
11862907	EDI: IRS.COM	Aug 05 2021 02:48:00	IRS, 50 S 200 E, Mail Stop 5021, Salt Lake City, UT 84111
11862908	+ Email/Text: bureauknight@yahoo.com	Aug 04 2021 22:49:00	Knight Adjustment Bureau, Attn: Bankruptcy, 5525 South 900 East Suite 215, Salt Lake City, UT 84117-3500
11865613	Email/PDF: resurgentbknofications@resurgent.com	Aug 04 2021 23:02:20	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
11862909	+ Email/Text: clarson@macu.com	Aug 04 2021 22:49:00	Mountain America Credit Union, Attn: Bankruptcy, Po Box 2331, Sandy, UT 84091-2331
11880495	+ Email/Text: ecfbankruptcy@progleasing.com	Aug 04 2021 22:49:00	NPRTO West, LLC, 256 West Data Drive, Draper, Utah 84020-2315
11887597	+ EDI: JEFFERSONCAP.COM	Aug 05 2021 02:48:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
11862910	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	Aug 04 2021 22:49:00	Security Finance, Attn: Bankruptcy, Po Box 1893, Spartanburg, SC 29304-1893
11882778	+ EDI: LCIFULLSRV	Aug 05 2021 02:48:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
11871482	EDI: WFFC.COM	Aug 05 2021 02:48:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
11862914	+ EDI: UTAHTAXCOMM.COM	Aug 05 2021 02:48:00	USTC, Bankruptcy Dept., 210 North 1950 West, Salt Lake City, UT 84134-9000

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
11862903		Flagstar Mortgage Corp., c/o CT Copr System, Reg Agent, 136 E South Temple. ste 2100, RETURNED MAIL--99999
11862906		GreenLight Auto Solutions, Attn: Bankruptcy, 870 E 9400 S Ste 105, RETURNED MAIL--99999

District/off: 1088-2

User: admin

Page 3 of 3

Date Rcvd: Aug 04, 2021

Form ID: 309A

Total Noticed: 43

11862911		Sun Loan, 1153 Garth Brooks Blvd, RETURNED MAIL--99999
cr	*P++	FLAGSTAR BANK FSB, 5151 CORPORATE DRIVE, MAIL STOP E 115 3, TROY MI 48098-2639, address filed with court., Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098-2639
11862889	##+	APG Financial, 4238 S. Redwood Rd., Salt Lake City, UT 84123-2220
11862891	##+	APG Financial, c/o Nicholas T Markosian, Reg Agent, 4238 S Redwood Rd, Salt Lake City, UT 84123-2220
11862890	##+	Apg Financial, Attn: Bankruptcy, 3899 S. Redwood Rd, Salt Lake City, UT 84119-4733

TOTAL: 3 Undeliverable, 1 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2021 at the address(es) listed below:

Name	Email Address
Bryant Thomas Hinckley	on behalf of Creditor Utah State Tax Commission bhinckley@agutah.gov
Chad S Pehrson	on behalf of Creditor APG Financial Inc. cpehrson@kba.law, kslade@kba.law, dschanuel@kba.law, jnishiguchi@kba.law
Hillary R. McCormack	on behalf of Creditor Flagstar Bank FSB LundbergECFmail@Lundbergfirm.com, ecfmaildistgroup@lundbergfirm.com
Lon Jenkins tr	ecfmail@ch13ut.org lneebling@ch13ut.org
Mark S. Middlemas	on behalf of Creditor Flagstar Bank FSB LundbergECFmail@Lundbergfirm.com, ecfmaildistgroup@lundbergfirm.com
Philip G. Jones tr	trustee@theo7.com pjones@ecf.epiqsystems.com;pgj@trustesolutions.net
Theron D. Morrison	on behalf of Joint Debtor Chelsea Noelle Logan topofutahlaw@gmail.com cory@morlg.com;chapter7email@gmail.com
Theron D. Morrison	on behalf of Debtor Skyler Ottley Cox topofutahlaw@gmail.com cory@morlg.com;chapter7email@gmail.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 9